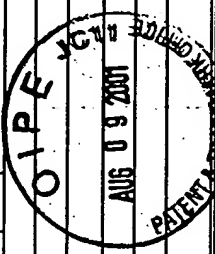


DECHERT PRICE & RHOADS		Ser. No. <u>09/292,887</u>		Filed <u>April 16, 1999</u>		Mailing to U.S. Patent and Trademark Office	
Docket # <u>354533-002</u>		Pat. No. _____		Atty./Agent <u>DSG/jac</u>			
Applicant <u>Fleet Credit Card System</u>							
Title: <u>System and method for administration of credit card incentive program...</u>							
Date Mailed: <u>August 6, 2001</u>							

Form of Delivery		Application		Apph. Related	
Enter Number		Check Type		(✓)	
<input checked="" type="checkbox"/>	COM Signed By: <u>Daniel S. Goldberg</u>	<input type="checkbox"/> Original U.S.		<input type="checkbox"/>	Declaration §1.63
<input type="checkbox"/>	Exp. Mail Cert. Signed By:	<input type="checkbox"/> Continued Prosecution Apph.		<input type="checkbox"/>	Assignment, plus Recordation Cover Sheet
<input type="checkbox"/>	Exp. Mail #	<input type="checkbox"/> Provisional		<input type="checkbox"/>	Preliminary Amendment
<input type="checkbox"/>	By Hand By:	<input type="checkbox"/> Design		<input type="checkbox"/>	Power of Attorney
<input type="checkbox"/>	Check # <u>for \$ 110.00</u>	<input type="checkbox"/> Application Title Page		<input type="checkbox"/>	Notice to File Missing Parts
<input type="checkbox"/>	Auth. to Charge Dep. Acct. No. 04-0480	<input type="checkbox"/> Request for Continued Examination		<input type="checkbox"/>	Statement for Small Entity Status
		<input type="checkbox"/> Sequence Listing Pages		<input type="checkbox"/>	Certificate of Merger (Name Change), plus Recordation Cover Sheet
		Other (✓)	Other (Continued)	(✓)	Other (Continued)
		<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Letter to USPTO	<input checked="" type="checkbox"/>	Transmittal Letter
		<input type="checkbox"/> Status Letter	<input type="checkbox"/> Petition for Foreign File License	<input type="checkbox"/>	IDS §1.56
		<input type="checkbox"/> Issue Fee	<input type="checkbox"/> Claim for Foreign Priority	<input type="checkbox"/>	PTO SB/08A and 08B () pub. (Formerly PTO-1449)
		<input type="checkbox"/> Certified Priority Document	<input checked="" type="checkbox"/> Fee Calculation Sheet	<input type="checkbox"/>	

Fees For:		Appeals	
Amendment Related	(✓)	Notice of Appeal	Request
<input checked="" type="checkbox"/> After Rejection (§1.111)	<input type="checkbox"/>	<input type="checkbox"/> Appeal Brief	<input checked="" type="checkbox"/> Extension of Time §1.136(b)
<input type="checkbox"/> After Final Rejection (§1.116)	<input type="checkbox"/>	<input type="checkbox"/> Reply Brief	<input type="checkbox"/> Correct Filing Receipt
<input type="checkbox"/> After Allowance (§1.312)	<input type="checkbox"/>	<input type="checkbox"/> Petition to Withdraw	<input type="checkbox"/> Certificate of Correction (Form PTO-1050)
<input type="checkbox"/> Supplemental	<input type="checkbox"/>		
<input type="checkbox"/> Voluntary/Preliminary	<input type="checkbox"/>		
<input type="checkbox"/> Drawing Correction	<input type="checkbox"/>		
<input type="checkbox"/> Declaration	<input type="checkbox"/>		
<input type="checkbox"/> Supplemental Declaration	<input type="checkbox"/>		





Received

JAN 18 2002

Technology Center 2100

FAX TRANSMISSION SHEET

DATE: September 14, 2001

BOSTON

TO: U.S. Patent Office Group
2162
Attn: Examiner Donald
Champagne

FAX: 703-746-7239

TEL:

BRUSSELS

CC:

FAX:

TEL:

HARRISBURG

FROM: Daniel S. Goldberg

FAX:

TEL: 609.620.3218

ROOM:

EMAIL: Daniel.Goldberg@dechert.com

HARTFORD

CLIENT: 354533

MATTER: 286052

LONDON

TOTAL PAGES (INCLUDING COVER SHEET): 10

LUXEMBOURG

CONFIDENTIALITY NOTE: The information contained in this facsimile message is legally privileged and confidential information intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that you should not further disseminate, distribute or copy this message. In addition, if you have received this message in error, please notify us immediately by collect telephone call and return the original message to us at the address below via the United States Postal Service. Thank you.

NEW YORK

NEWPORT BEACH

U.S. Patent Application Serial No. 09/292,887
System and Method for Administration of Credit Card Incentive Program ...
Filed: April 16, 1999
Docket No: 286052-002 (354533-002)

PARIS

PHILADELPHIA

Enclosed is a copy of an amendment filed August 6, 2001, in the subject U.S. Patent Application. Also enclosed is a copy of the return post card bearing a PTO mailroom stamp of August 9, 2001. It appears that this amendment was not timely associated with the official file and does not appear on the PAIR system.

PRINCETON

WASHINGTON

119127.1.07 09/14/01 4:33 PM

IF ALL PAGES ARE NOT RECEIVED, PLEASE CALL 609.620.3204

Law Offices of Dechert Price & Rhoads

James J. Marino • Resident Managing Partner

Princeton Pike Corporate Center • P.O. Box 5218 • Princeton, NJ 08543-5218

Tel: 609.620.3200 • Fax: 609.620.3259 • www.dechert.com

Delivery Address: 997 Lenox Dr., Bldg. 3, Ste. 210 • Lawrenceville, NJ 08648

Name of Operator: _____

Time of Transmission: _____

1/22/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Wilcox
Serial No.: 09/292,887 Art Unit: 2162
Filing Date: April 2, 1999 Examiner: Champagne, D.
For: SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT
CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD
HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN
ADVANCE PAYMENT THROUGH USE OF CREDIT CARD
Docket No. 286052-002

#7

Assistant Commissioner for Patents
Washington, DC 20231

RESPONSE

This paper is responsive to the Office Action dated April 5, 2001, and is accompanied by a request for a one month extension of time and the required fee¹. Accordingly, this paper is timely filed on or before August 6, 2001. Claims 1-20 are pending. The number of claims remains within that permitted under the filing fees previously paid. No new matter is presented.

Claim Rejections under 35 U.S.C. § 102

In the Official Action, claims 1 and 5 were rejected as anticipated by Wells Fargo ("Wells Fargo links its plastic with mortgages" Dialog File 16, Document No. 02812176 - April 16, 1993). The examiner states:

Wells Fargo teaches a credit card incentive system wherein a credit card issuer (Wells Fargo) provides a reduced mortgage interest rate to the credit card holder as a reward for the holders use of the credit card, which reads on makes a payment on behalf of the credit card holder to a lending institution to be applied against the outstanding principal on a note for a loan made to the credit card holder, which note is held by the lending institution.

¹ I HEREBY CERTIFY THAT THIS CORRESPONDENCE IS BEING DEPOSITED WITH THE UNITED STATES POSTAL SERVICE AS FIRST-CLASS MAIL IN AN ENVELOPE ADDRESSED TO: ASSISTANT COMMISSIONER FOR PATENTS, WASHINGTON, D.C. 20231, ON 8-6-01.

By: David S. Golding